

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: JAMES G TRAYNHAM JR	§	Case No. 18-bk-12389
JENNIFER M TRAYNHAM	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/11/2018.
- 2) The plan was confirmed on 04/18/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/14/2023.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,603.00.
- 10) Amount of unsecured claims discharged without full payment: \$81,324.78.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 41,148.00	
Less amount refunded to debtor(s)	\$ 1,978.00	
NET RECEIPTS		\$ 39,170.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,263.58	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 7,263.58
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
CAVALRY SPV I, LLC	Uns	0.00	1,036.56	1,036.56	195.66	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	15,995.09	15,995.09	3,019.16	0.00
CITIZENS BANK	Uns	0.00	5,091.48	5,091.48	960.80	0.00
PHILA. FEDERAL CREDIT UNION	Uns	0.00	9,920.79	9,920.79	1,872.61	0.00
CAPITAL ONE AUTO FINANCE, C/O	Sec	0.00	25,146.05	25,146.05	22,339.01	0.00
PHILA. FEDERAL CREDIT UNION	Sec	0.00	23,560.87	23,560.87	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	5,137.39	5,137.39	969.71	0.00
PECO	Uns	0.00	311.95	311.95	58.88	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	516.17	516.17	97.43	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	715.11	715.11	134.98	0.00
DEPARTMENT STORE NATIONAL	Uns	0.00	2,288.74	2,288.74	432.01	0.00
U.S. BANK NATIONAL ASSOCIATION	Uns	0.00	1,954.06	1,954.06	368.84	0.00
CITY OF PHILA	Sec	0.00	303.09	303.09	303.09	0.00
PA HOUSING FINANCE AGY/HEMAP	Sec	0.00	49,068.38	49,068.38	1,154.24	0.00
CAVALRY PORTFOLIO SERVICES	Uns	1,037.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	7,168.00	NA	NA	0.00	0.00
CITIZENS BANK	Uns	884.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITY OF PHILADELPHIA	Uns	550.00	NA	NA	0.00	0.00
COMCAST CABLE	Uns	300.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Uns	15,995.00	NA	NA	0.00	0.00
ELAN FINANCIAL SERVICE	Uns	2,276.00	NA	NA	0.00	0.00
FRANKLIN MINT FEDERAL CREDIT	Uns	2,147.24	NA	NA	0.00	0.00
LANKENAU MEDICAL CENTER	Uns	200.00	NA	NA	0.00	0.00
LANKENAU MEDICAL CENTER	Uns	125.00	NA	NA	0.00	0.00
PHILA GAS WORKS	Uns	686.52	NA	NA	0.00	0.00
PHILADELPHIA FED CR UN	Uns	9,920.00	NA	NA	0.00	0.00
PHILADELPHIA FEDERAL CREDIT	Uns	2,276.84	NA	NA	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Uns	600.00	NA	NA	0.00	0.00
SYNCHRONY BANK/QVC	Uns	98.92	NA	NA	0.00	0.00
VISA DEPT STORE NATIONAL	Uns	2,203.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 23,560.87	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 49,068.38	\$ 1,154.24	\$ 0.00
Debt Secured by Vehicle	\$ 25,146.05	\$ 22,339.01	\$ 0.00
All Other Secured	\$ 303.09	\$ 303.09	\$ 0.00
TOTAL SECURED:	\$ 98,078.39	\$ 23,796.34	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 42,967.34	\$ 8,110.08	\$ 0.00

Disbursements:

Expenses of Administration	\$ 7,263.58	
Disbursements to Creditors	\$ 31,906.42	
TOTAL DISBURSEMENTS:		\$ 39,170.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/18/2023

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.